

**REMARKS/ARGUMENTS**

Applicants have amended claims 1, 16, 17, and 23 solely to tie the claimed methods to another statutory class. Each of these claims positively recite a machine, for example, a fraud processing computer, that performs the method. Support for these amendments can be found throughout the specification. For example, support can be found at FIG. 2 and in paragraphs 37 – 43.

The Examiner's Answer (Answer) mailed December 9, 2009, includes a new ground for rejection (see page 12). The Answer rejected claims 1-23 under 35 U.S.C. §101 for being directed to non-statutory subject matter. As noted, these claims have been amended and are now directed to statutory subject matter in accordance with *Bilski*. Hence the rejection under 35 U.S.C. §101 should be withdrawn.

Applicants maintain their traversal of the rejections under 35 U.S.C. §102 and §103. Applicants further maintain their arguments presented in the Supplemental Appeal Brief submitted July 2, 2007 and the Reply Brief submitted September 19, 2007. These claims are allowable over the prior art. Applicants respectfully request reconsideration of these rejections in light of the prior art and the previously presented arguments.

**CONCLUSION**

In view of the foregoing, Applicants believe all claims now pending in this Application are in condition for allowance and an action to that end is respectfully requested.

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 303-571-4000.

Respectfully submitted,

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Amdt. dated February 9, 2009  
Amendment under 37 CFR 1.111 with RCE  
Expedited Procedure Examining Group 3621

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Attachments  
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